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October 2, 2002

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**GROUP 3600**

**Art Unit 2162**

Commissioner for Patents  
Washington, D.C. 20231

Re: U.S. Non-Provisional Utility Patent Application  
Appl. No. 09/592,086; Filed: June 12, 2000  
For: **Method and Apparatus for Preparing Client Communications  
Involving Financial Products and Services**  
Inventor: Richard Marc LIBMAN  
Our Ref: 23651.0536

(SKGF 2142.0010002)

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (PTO/SB/17);
2. Information Disclosure Statement;
3. Form PTO-1449 listing three (3) documents and accompanied by two (2) documents;
4. Our check no. 36889 in the amount of \$180.00 to cover the IDS submission charge; and
5. One return postcard.

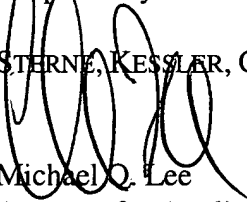
It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents  
October 2, 2002  
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael Q. Lee  
Attorney for Applicant  
Registration No. 35,239

Enclosures

MQL/sjc  
::ODMA\MHODMA\SKGF\_DC1;61740;1



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: **Method and Apparatus for  
Preparing Client Communications  
Involving Financial Products and  
Services**

Confirmation No. 6844

Art Unit: 2162

Examiner: Alvarez, Raquel

Atty. Docket: 23651.0536 (MQL)

*Alvicia Leno*  
*#12/IDS*  
*+ fee*  
*10.10.02*

**Supplemental Information Disclosure Statement**

Commissioner for Patents  
Washington, D.C. 20231

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**GROUP 3600**

Sir:

Listed on accompanying Form PTO-1449 are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98. The numbering on this Supplemental Information Disclosure Statement is a continuation of the numbering in Applicant's Information Disclosure Statement filed on August 29, 2002 in connection with the above-captioned application.

Applicant has listed publication dates on the attached PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the dates indicated.

Applicant reserves the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may

not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

Applicant has checked the appropriate boxes below.

- ☐ 1. This Information Disclosure Statement is being filed within three months of the date of filing of a national application other than a continued prosecution application (CPA), OR within three months of the date of entry of the national stage as set forth in 37 C.F.R. § 1.491 in an international application, OR before the mailing date of a first Office Action on the merits OR before the mailing of a first Office Action after the filing of a request for continued examination under 37 C.F.R. § 1.114. No statement or fee is required.
- ☒ 2. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, or Notice of Allowance, or an action that otherwise closes prosecution in the application.
  - ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
  - ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge

after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).

- ☒ c. Attached is our Check No. \_\_\_\_\_ in the amount of **\$180.00** in payment of the fee under 37 C.F.R. § 1.17(p).
- ☐ 3. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Enclosed find our Check No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ in payment of the fee under 37 C.F.R. § 1.17(p); in addition:
  - ☐ a. I hereby state that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
  - ☐ b. I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ 4. The document(s) was/were cited in a search report by a foreign patent office in a counterpart foreign application. Submission of an English language version of the search report that indicates the degree of relevance found by the foreign office is provided in satisfaction of the requirement for a concise explanation of relevance. 1138 OG 37, 38.
- ☐ 5. A concise explanation of the relevance of the non-English language document(s) appears below:

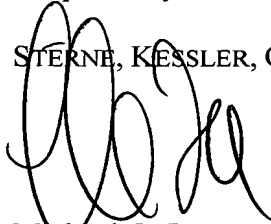
- ☒ 6. Document AR7 was cited by the Examiner in Application No. 08/834,240, filed April 15, 1997, now U.S. Patent No. 6,076,072, which is relied upon for an earlier filing date under 35 U.S.C. § 120. Thus, a copy of this document is not attached. 37 C.F.R. § 1.98(d). Copies of the remaining documents (AI2 and AJ2) are attached.

It is respectfully requested that the Examiner initial and return a copy of the enclosed PTO-1449, and indicate in the official file wrapper of this patent application that the documents listed therein have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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Date: 10/2/02

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